Board of Education and Town

Monthly Health Insurance Reserve Report

Cash Flow Analysis - September 2025

	BOE	Town	Balance
Balance 08/31/24	1,579,664.08	235,866.45	1,815,530.53
Employer Contribution*		114,257.93	
Sewer & Water		6,309.33	
Café	7,114.31		
Employee Contributions**	183,765.71	25,112.90	
Interest	3,517.43	939.67	
Employer HSA contributions	(124,031.25)		
HSA contribution returned (reissued Oct)	(8,481.00)	(2,051.00)	
Third Party Admininstrator Fees (Oct)			
Aegle Capital Stop Loss	(1,176.00)	(280.00)	
H&M Billing Stop Loss July, Aug, Sept	(215,797.98)	(52,756.20)	
Aegle Stop Loss Reimb	765,779.72		
Administrative Costs	(8,141.58)	(1,301.69)	
Claims (thru 9/30/24)	(1,228,468.58)	(71,308.33)	
Balance 9/30/24	953,744.86	254,789.06	1,208,533.92

* The employer portion is determined at the start of year and divided by 12 so each month the contribution will be the same.

** Employees portion of the health insurance premium collected for the month